IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In the Bankruptcy Matter of:

Enrique Montano

Bankruptcy No. 17-29620 Judge Pamela S. Hollis (Joliet)

Chapter: 13

Debtor

OBJECTION TO CONFIRMATION

NOW COMES Wells Fargo Bank, N.A., as Trustee, for Park Place Securities, Inc. Asset-Backed Pass-Through Certificates, Series 2005-WCW1 (hereinafter "Creditor"), through its attorney, Kenneth W. Bach of Johnson, Blumberg & Associates, LLC, and states as follows:

- 1. The above-captioned Chapter 13 case was filed on October 3, 2017.
- 2. Creditor, a party in interest, holds a Mortgage dated March 24, 2005 on the property located at 690 N Ohio St, Aurora, Illinois 60505, in the original amount of \$219,000.00.
- 3. The payoff balance due as the filing date of this case is \$276,481.81.
- 4. Creditor's arrearage claim is \$2,341.68.
- 5. The Debtor's plan provides that the Chapter 13 Trustee is to pay Creditor \$1,500.00 for its arrearage claim. Said plan does not fully pay Creditor's actual claim and as such, the plan is unfeasible.
- 6. By not paying the full amount of Creditor's claim, the proposed plan modifies the rights of the Creditor and such modification is inconsistent with the provisions of 11 U.S.C. § 1322(b)(2) and as such, the plan does not comply with the Bankruptcy Code.

WHEREFORE, Wells Fargo Bank, N.A., as Trustee, for Park Place Securities, Inc. Asset-Backed Pass-Through Certificates, Series 2005-WCW1 prays that confirmation of the Debtor's plan be denied and for such other relief as the Court deems just.

/s/ Kenneth W. Bach

Kenneth W. Bach, ARDC #6295816 Attorney for Wells Fargo Bank, N.A., as Trustee, for Park Place Securities, Inc. Asset-Backed Pass-Through Certificates, Series 2005-WCW1

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NOTICE:

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE